



### Health Care Reform = A Stronger Economy

Since I was first elected to Congress, I have worked to provide access to stable, affordable, quality health care for all Arkansans. Now, it is more imperative than ever before that our nation focus on health care reform—our economy depends on it.

Earlier this week, I spoke with several Arkansas small business owners about how reform will help them afford health care coverage for themselves, their employees, and their families. The majority of uninsured Arkansans are self-employed individuals and employees of small businesses. Although small businesses are the number one source for jobs in Arkansas, only 26 percent of businesses with fewer than 50 employees offer health insurance because it is simply too expensive.

Businesses that do offer coverage are finding a system that no longer works for them. A Malvern small business owner recently told me that he is giving up his 17-year-old business because he can no longer afford his rising health care insurance premiums. His wife and his daughter each have a pre-existing medical condition, and he feels pressure to find a new job that provides affordable employer-sponsored coverage for his family. Similar stories of hardship and frustration are being played out for other Arkansas small business owners and employees under the current health care system.

That's why, since 2004, I have worked with colleagues on both sides of the aisle to address our nation's small business health care crisis. My current proposal, the Small Business Health Options Program Act (SHOP), allows small businesses and the self-employed to obtain better health care at a lower price by encouraging them to purchase coverage through a nationwide or statewide pool, or "exchange," which allows them to choose from among a range of health insurance options with more fair rating rules that keep rates affordable and stable from year to year. Several elements of SHOP will be included in the Senate Finance Committee's final health care reform bill currently being crafted.

As in SHOP, the Finance Committee bill will allow states to set up "exchanges" through which small groups (including the self-employed) and individuals can purchase coverage from a range of options. Pooling small businesses and requiring health insurance companies to abide by more fair rating rules—like banning the practices of rating based on health status and denying coverage based on pre-existing conditions—will result in more affordable and stable coverage.

The Finance Committee bill also seeks to create greater efficiencies in our health care delivery system that will reduce the underlying cost of health care, for instance by implementing initiatives in Medicare to reimburse providers and facilities based on quality of care, rather than volume of services, provided. Our bill must be durable and reduce the growth of health care costs over the long-term. The Finance Committee bill also will be fully paid for and will not add to the deficit.

We cannot solve this problem overnight, but by looking for reasonable solutions to our nation's health care crisis, we can help lower health care costs and provide access to stable, quality health care to all Arkansans.

With Arkansas Pride,

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- ☐ Families & Children
- ☐ Foreign Affairs
- ☐ Health Care

Blanche L. Lincoln



U.S. Senator Blanche Lincoln receives the *Special Friend of Children Award* from the National Association of School Psychologists (NASP). L to R: Heather Duescher, PhD, Public Policy Fellow, NASP; Stacy Skalski, NASP Director of Public Policy; Rita Lynne Jones, NASP Arkansas Delegate; Patti Harrison, NASP President; and Carmeron Jernigal, Arkansas Public School Counselor.

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